Debtor 1 Filiberto First Name		8/17/16 Entered Mente Page 1 o	08/17/16 12:56:1 f 69	.8 Desc Main
	estions for Reporting Purpos			
16. What kind of debts do you have?	16a. Are your debts primari as "incurred by an indivi No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari obtain money for a busir investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	ly consumer debts? (dual primarily for a per dual primarily for a per ly business debts? B ness or investment or t	sonal, family, or hous usiness debts are deb hrough the operation	ehold purpose." ots that you incurred to of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be avai No. Yes.			ded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		A STATE OF THE STA	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	and the second s		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	and correct. If I have chosen to file under or 13 of title 11, United States proceed under Chapter 7. If no attorney represents me a fill out this document, I have of I request relief in accordance I understand making a false sonnection with a bankruptcy or both. 18 U.S.C. §§ 152, 13. /// Filiberto Rojas Signature of Debtor 1 Executed on 8/17/2016	Chapter 7, I am aware Code. I understand the and I did not pay or agobtained and read the with the chapter of title tatement, concealing persecond case can result in fine 41, 1519, and 3571.	that I may proceed, in the relief available under tree to pay someone we notice required by 11 to the 11, United States Co property, or obtaining	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years,
	IVIIVI7D			William Co. 1111

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Document Fill in this information to identify your case: Debtor 1 Filiberto Rojas First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. 🗶 /s/ Filiberto Rojas 🔫 Signature of Debtor 1 Signature of Debtor 2 Date 8/17/2016 MM/DD/YYYY MM/DD/YYYY

ebtor 1	FilibertoCase	e 16-26411	Doc 1	Filed 08/17 Docume	7/16 Entere	d 08/17/16 12:56:18 of 69	Desc Main
	First Name		Middle Name	Docume	name Page 3	of 69 —	
cred	itors, or othe		bankruptcy, c	did you give a fina	ancial statement to a	anyone about your business? I	Include all financial institutions,
				Date i	issued		
	Name			MM/DE	D/YYYY		
	N 1						
	Number S	Street					
	City	State	Zip Co	de			
I have	orrect. I und	swers on this <i>Sta</i> erstand that maki	ng a false sta	tement, concealin	ng property, or obtain	ining money or property by fra	ud in connection with a
I have	e read the and orrect. I under uptcy case of	swers on this <i>Sta</i> erstand that maki	ng a false sta up to \$250,000	tement, concealin	ng property, or obtain	ining money or property by fra , or both. 18 U.S.C. §§ 152, 1341	ud in connection with a
I have	e read the and orrect. I und ruptcy case d	swers on this <i>Sta</i> erstand that maki an result in fines /s/ Filiberto Roja	ng a false sta up to \$250,000	tement, concealin	ng property, or obtaint for up to 20 years,	ining money or property by fra , or both. 18 U.S.C. §§ 152, 1341	
I have and c bankr	e read the and orrect. I und ruptcy case of	swers on this Staterstand that making the san result in fines /s/ Filiberto Roja Signature of Debtor Date 8/17/2016	ng a false sta up to \$250,000 as Silli	tement, concealin 0, or imprisonmen	ng property, or obtaint for up to 20 years,	ining money or property by fra , or both. 18 U.S.C. §§ 152, 1341 Signature of Debtor 2 Date 8/17/2016	ud in connection with a , 1519, and 3571.
I have and c bankr	e read the and orrect. I und ruptcy case of	swers on this Staterstand that making the san result in fines /s/ Filiberto Roja Signature of Debtor Date 8/17/2016	ng a false sta up to \$250,000 as Silli	tement, concealin 0, or imprisonmen	ng property, or obtaint for up to 20 years,	ining money or property by fra , or both. 18 U.S.C. §§ 152, 1341 Signature of Debtor 2	ud in connection with a , 1519, and 3571.
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I have and c bankr	e read the ansorrect. I under uptcy case of the control of the con	swers on this Sta erstand that maki an result in fines /s/ Filiberto Roja Signature of Debtor Date 8/17/2016 ditional pages to	ng a false sta up to \$250,000 as Sulvi 1	tement, concealing, or imprisonment of Financial Africa	ng property, or obtaint for up to 20 years,	ining money or property by fra , or both. 18 U.S.C. §§ 152, 1341 Signature of Debtor 2 Date 8/17/2016 Filling for Bankruptcy (Officia	ud in connection with a , 1519, and 3571.

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Debtor Filiberto

First Name Middle Name

Last Name

known

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the	
information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume	an
unexpired personal property lease if the trustee does not assume it 11 U.S.C. § 365(p)(2).	

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
t3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal property
✓ Isl Filiberto Rojas Hullianto Rojas Signature of Debtor 1	Signature of Debtor 1
Date 8/17/2016 MM/DD/YYYY	Date 8/17/2016 MM/DD/YYYY

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main UNITED SUMMENT BARRAGE BARRAGE

Northern District of Illinois

In re:	Rojas, Filiberto ;	Case No
West.	Debtor(s)	
		Chapter. Chapter7
	VERIFICA	ATION OF CREDITOR MATRIX
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledge
)ate:	8/17/2016	/s/ Rojas, Filiberto Jul Joseph Russ
		Rojas, Filiberto
		Signature of Debtor
		Isl
		Signature of Joint Debtor

12. Calculate your current monthly income for the year. Follow these steps:	Column A Debtor 1 \$0.00 under the \$0.00 amount. So or ut the +\$0.00 \$0.00	Column B Debtor 2 or non-filing spouse \$0.00 \$0.00 \$2,016.96 Total current monthly incom
Do not enter the amount if you contend that the amount received was a benefit Social Security Act. Instead, list it here: For you For your spouse 9.Pension or retirement income. Do not include any amount received that was benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and a Do not include any benefits received under the Social Security Act or payment received as a victim of a war crime, a crime against humanity, or international domestic terrorism. If necessary, list other sources on a separate page and prototal below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	\$0.00 sa \$0.00 so \$0.	\$0.00 \$0.00 \$2,016.96 \$2,016.96 Total current
For your spouse 9.Pension or retirement income. Do not include any amount received that was benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and a Do not include any benefits received under the Social Security Act or payment received as a victim of a war crime, a crime against humanity, or international domestic terrorism. If necessary, list other sources on a separate page and prototal below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	#\$0.00 +	+\$0.00 \$2,016.96 \$2,016.96 Total current
9.Pension or retirement income. Do not include any amount received that was benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and a Do not include any benefits received under the Social Security Act or payment received as a victim of a war crime, a crime against humanity, or international domestic terrorism. If necessary, list other sources on a separate page and prototal below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	#\$0.00 +	+\$0.00 \$2,016.96 \$2,016.96 Total current
9.Pension or retirement income. Do not include any amount received that was benefit under the Social Security Act. 10.Income from all other sources not listed above. Specify the source and a Do not include any benefits received under the Social Security Act or payment received as a victim of a war crime, a crime against humanity, or international domestic terrorism. If necessary, list other sources on a separate page and prototal below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	#\$0.00 +	+\$0.00 \$2,016.96 \$2,016.96 Total current
Do not include any benefits received under the Social Security Act or payment received as a victim of a war crime, a crime against humanity, or international domestic terrorism. If necessary, list other sources on a separate page and prototal below. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	s or ut the +\$0.00	\$2,016.96 = \$2,016.96 Total current
11. Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	each \$0.00 +	\$2,016.96 \$2,016.96 Total current
Calculate your total current monthly income. Add lines 2 through 10 for column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:	each \$0.00 +	\$2,016.96 = \$2,016.96 Total current
column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps:		\$2,016.96 \$2,016.96 Total current
12. Calculate your current monthly income for the year. Follow these steps:		
12. Calculate your current monthly income for the year. Follow these steps:		
10- Community by Landau was the line of the first of the		
12a. Copy your total current monthly income from line 11.	Copy line	11 here → \$2,016.96
Multiply by 12 (the number of months in a year).		X 12
12b. The result is your annual income for this part of the form.		12b. \$24,203.52
13 Calculate the median family income that applies to you. Follow these ste	ps:	
Fill in the number of people in your household.		
		12
Fill in the median family income for your state and size of household.		13. <u>\$63,896.00</u>
To find a list of applicable median income amounts, go online using the link spinstructions for this form. This list may also be available at the bankruptcy cleri 14. How do the lines compare?	ecified in the separate c's office.	
14a. Line 12b is less than or equal to line 13. On the top of page 1, check Go to Part 3.	box 1, There is no presumption of abuse.	
14b. Line 12b is more than line 13. On the top of page 1, check box 2, The Go to Part 3 and fill out Form 122A-2.	presumption of abuse is determined by Form 12	22A-2.
Part 3: Sign Below		
By signing here, I declare under penalty of perjury that the information on this	statement and in any attachments is true and o	orrect
-, -5, -5,,,,,,,, -		511661.
X /s/ Filiberto Rojas July Ro	×	
Signature of Debtor 1	Signature of Debtor 2	
Date 8/17/2016	Date 8/17/2016	
MM/DD/YYYY	MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.		

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Document **₽**age 7 of 69 Fill in this information to identify your case: United States Bankruptcy Court for the: District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Identify Yourself **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): **Filiberto** 1. Your full name

	MARKS the consent that have	First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Rojas	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
	maidernames.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9449	xxx - xx-
	Security number or	OR	OR
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

Filibert Case 16-26411 Doc 1 Filed 08/13/16 Entered 08/417/116/112:56:18 Desc Main Debtor 1 Page 8 of 69 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1127 N 7th Ave Number Street Number Street 60153 Maywood Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. PO Box 300461 Number Street Number Street Chicago Illinois 60630 City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this district to file for Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number MM / DD / YYYY District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Document Page 10 of 69 Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Filibert Case 16-26411

Debtor 1

Doc 1

Debtor 1 Filibert Case 16-26411 Doc 1 Filed 08/1/3/16 Entered 08/1/3/16 AL2:56:18 Desc Main

Name Middle Name DOCUI

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Active duty.

counseling with the court.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to

Active duty.

counseling with the court.

Official Form 101

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Page 12 of 69 Documetht me **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Filiberto Rojas Signature of Debtor 2 Signature of Debtor 1 Executed on __ 8/17/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Filed 08/43/16 Entered 08/43/146 (12:56:18 Desc Main

Filibert Case 16-26411

Debtor 1

Doc 1

Debtor 1 Filibert Case 16-26411 Doc 1 Filed 08/4174/16 Entered 08/4174/16 (1/22)56:18 Desc Main Document Page 13 of 69

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.			
/s/ Mike Miller	u for Dobtor		Date 8/17/2016
Signature of Attorne	y loi Debloi		MM / DD / YYYY
Mike Miller			
Printed name			
Semrad Law Firm			
Firm name			
20 S. Clark Street			
Street			
28th Floor			
Chicago		Illinois	60603
City		State	Zip Code
Contact phone	3122844902		Email address
			Illinois
Bar number			State

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Fill in this info	rmation to identify your case	e:		
Debtor 1	Filiberto		Rojas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing	ng) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number (If known)			(Oldio)	

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

nformation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended s rour original forms, you must fill out a new Summary and check the box at the top of this page.	schedules after you file
Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$1,950.00
1b. Copy line 62, Total personal property, from Schedule A/B	ψ1,000.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,950.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	40.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,407.21
Your total liabilities	\$45,407.21
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,717.81
5. Schedule J: Your Expenses (Official Form 106J)	\$1,730.00
Copy your monthly expenses from line 22, Column A, of Schedule J	ψ1,7 50.00

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First Name Document and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes.

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official

copy the following operations of claims from that it, into the constitution and	
From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

\$2,016.96

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1	Filibert Case 16-26411 Doc 1 First Name Middle Name	Filed 08k13/16 Entered 08/17/110 Document Page 17 of 69	6/4k2k56: <u>18 Des</u>	c Main
1.3Stre	eet address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured class the amount of any securer Creditors Who Have Class Current value of the entire property?	d claims on <i>Schedule D:</i>
Nun City	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sir the entireties, or a life e	nple, tenancy by
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is con (see instructions)	nmunity property
		Other information you wish to add about this item, property identification number: all of your entries from Part 1, including any entries free	or pages	
Do you ov you own th 3. Cars, va	at someone else drives. If you lease a vehicle, als ans, trucks, tractors, sport utility vehicles, motorc	in any vehicles, whether they are registered or not? Ir so report it on Schedule G: Executory Contracts and Unext ycles		
☐ Ye 3.1	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clause amount of any secure Creditors Who Have Clause Current value of the entire property?	
3.2	Make Model: Year: Approximate mileage: Other information:	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clause the amount of any secure Creditors Who Have Claurent value of the entire property?	
		instructions)		

ebtor 1	Filibert Case 16-26411 Doc 1		6@42√56: <u>18 Des</u>	C Mairi		
3.3	Make Model: Year:	Document Page 18 of 69 Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?		
3.4	Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only		laims or exemptions. Put and claims on Schedule D: hims Secured by Property. Current value of the		
	Other information:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	entire property?	portion you own?		
Wat	tercraft, aircraft, motor homes, ATVs and o	ther recreational vehicles, other vehicles, and access	ories			
Exa		hther recreational vehicles, other vehicles, and access raft, fishing vessels, snowmobiles, motorcycle accessories				
Exa	mples: Boats, trailers, motors, personal waterce No Yes Make Model: Year:	· · · · · · · · · · · · · · · · · · ·	Do not deduct secured cl the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.		
Exa	mples: Boats, trailers, motors, personal waterc No Yes Make Model:	raft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D:</i>		
Exal	mples: Boats, trailers, motors, personal waterce No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?		

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| First Name | Docume | Page 19 of 69

Describe Your Personal and Household Items Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware П No ✓ Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... Used Electronics \$950.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver **~** No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1950.00 for Part 3. Write that number here

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st Name Middle Name Documernt Page 20 of 69

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. **✓** No Institution name: Yes 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Debt	or 1	Filibert Case 16 First Name	-26411	Doc 1	Filed 08k1j7s/16 Document	<u>Entered</u> 02/417/416 /42:5 Page 21 of 69	6: <u>18 D</u>	esc Main
20.	Nego Non-	otiable instruments in -negotiable instrumer	clude persona	al checks, casl you cannot trai	gotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.		
	Exar	rement or pension nples: Interests in IRA No	A, ERISA, Ke			nts, or other pension or profit-sharing p	olans	
		Yes. List each account separately.	Type of acco		Institution name:			
			Pension plan					
			IRA:					
			Retirement a	account:	·			
			Keogh:		·			
			Additional ac	count:	·			
			Additional ac	count:				
	Your Exar comp		eposits you ha		nat you may continue servic public utilities (electric, gas Institution name:	e or use from a company , water), telecommunications		
		Yes	Electric:					
			Gas:					
			Heating oil:					
			Security dep	osit on rental ι	unit:			
			Prepaid rent	:				
			Telephone:					
			Water:					
			Rented furni	ture:				
			Other:					
23.		uities (A contract for No Yes		yment of mone	ey to you, either for life or for	r a number of years)		

Debt	or 1 Filibert First Name	<u>ase 16-26411</u>	1 Doc 1 Middle Name		Entered 08/47/14 Page 22 of 69	6 (14:2:456: <u>18</u>	Desc Main
24.		in education IRA, in 530(b)(1), 529A(b), a		a qualified ABLE progra	m, or under a qualified star	te tuition program.	
	✓ No ☐ Yes	Institution name and	d description. Sep	parately file the records of a	ny interests.11 U.S.C. § 521(c):	
25.		able or future intere	ests in property	(other than anything list	ed in line 1), and rights or	powers	
	✓ No Yes. Desc	cribe					
26.				and other intellectual products from royalties and licens			
	✓ No ☐ Yes. Desc	cribe					
27.		nchises, and other Iding permits, exclusi			gs, liquor licenses, professio	nal licenses	
	✓ No Yes. Desc	cribe					
Mor	ey or prope	erty owed to yo	u?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	wed to you					
		specific information It them, including whe	ther			Federal:	\$0.00
	you a	already filed the return he tax years				State:	\$0.00
29.	Family suppo	,				Local:	\$0.00
	Examples: Past		mony, spousal sup	oport, child support, mainte	nance, divorce settlement, pro	pperty settlement	
	✓ No Yes. Give	specific information				Alimony:	\$0.00
		,				Maintenance:	\$0.00
						Support:	\$0.00
						Divorce settlement:	\$0.00
						Property settlement:	\$0.00
	Examples: Unp		nsurance payme	nts, disability benefits, sick made to someone else	pay, vacation pay, workers' co	mpensation,	
	✓ No						_
	Yes. Desc	ribe					

Debt	or 1	Filibert Case 16	6-26411	Doc 1 Middle Name	Filed 08k1j7s/16 Document	Entered 08/41/7/6 Page 23 of 69	16/1k2i56: <u>18</u> D	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	ed to receive	
33.	Exar ✓				I have filed a lawsuit or nace claims, or rights to sue	nade a demand for payme	nt	
34.	Othe to se		unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	<u> </u>
35.	✓	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			ies for pages you have att		
Part	5:	Describe Any B	Business-R	elated Pro	pperty You Own or H	ave an Interest In. Li:	st any real estate ir	n Part 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any business-relate	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	y earned			
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fa	ax machines, rugs, telephone	es, desks, chairs, electroni	ic devices
		No Yes. Describe						-

Deb	tor 1 Filibert Case 1	<u>o-26411 D0C 1</u>	FIIEO USRAjas/16	Entered og gelnutube	o) (italkaza woo 10: 18 D	<u>esc Main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you us	Docum ^{et} nt ^{me} I se in business, and tools of	Page 24 of 69 Fyour trade		
	✓ No					
	Yes. Describe					
41.	Inventory					
	✓ No					
	Yes. Describe					
42.	Interests in partnershi	ps or joint ventures				
	✓ No		Name of outit	,	0/ af a	
	Yes. Give specific information about them		Name of entity:		% of ownership:	
43. (Customer lists, mailing	lists, or other compilation	ns			
	✓ No					
	Yes. Do your lists inc	clude personally identifiable	information (as defined in 11	U.S.C. § 101(41A))?		
	☐ No					
	Yes. Descr	ibe				
44.	Any business-related p	roperty you did not alread	dy list			
	✓ No					
	Yes. Give specific					
	information					
	dd the dollar value of al art 5. Write that number		t 5, including any entries f	or pages you have attache	d ▶	
Part		Farm- and Commerci	al Fishing-Related Pro	operty You Own or Ha	ave an Interest In	
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or comme	rcial fishing-related proper	rty?	
	✓ No. Go to Part 7.	-		- ·		Current value of the
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish				
	✓ No					
	Yes. Describe					

Debtor 1	Filibert Case 16 First Name		Doc 1 Middle Name	Filed 08#		Entered 08/ Page 25 of 6	/11/7/11/6/11/20156: <u>18</u> 9	Desc	<u>Main</u>
48. Cro	ps-either growing	or harvested		Dodam	0110	1 ago 20 0. 0			
✓	No								
	Yes. Describe							_	
49. Far	ا m and fishing equip	ment, implen	nents, machi	nery, fixtures,	and tools	of trade			
✓	No								
	Yes. Describe								
50. Far	m and fishing suppl	ies, chemical	s, and feed						
✓	No								
	Yes. Describe								
51. Any	ا farm- and commer	cial fishing-re	lated proper	ty you did not	already lis	st			
✓	No								
	Yes. Describe								-
	ne dollar value of all Write that number l	-		_	-				
								<u> </u>	
	Describe All Pro					nat You Did Not	List Above		
	you have other prop mples: Season tickets			ot already list?	?				
✓		•							
	Yes. Give specific								
	information								
54 Add th	ne dollar value of all	of your optric	os from Bart	7 Write that n	umbor bor	•			
54. Add ti	ie dollar value or all	or your entire	S IIOIII Fait	r. write that h	umber ner	e			
Part 8:	List the Totals of	of Each Par	t of this F	orm					
55. Part 1	l : Total real estate, li	ine 2					>		
EC	total vahisles Ver	_							
_	total vehicles, line : Total personal and		tems. line 15		*				
	: Total financial ass				\$1950.00	<u> </u>			
	5: Total business-re		ı line 45		-				
				o F2					
	6: Total farm- and fi	_		. 32					
	7: Total other prope						7		
62. Total	personal property.	Add lines 56 th	rough 61		\$1950.00		Copy personal property to	ntal ▶	+ \$1950.00
							_ copy personial property to	J. (1)	
63. Total 6	of all property on So	:hedule A/B.	Add line 55 + I	ine 62					\$1950.00

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$500.00 description: **Used Furniture** $\overline{\mathbf{v}}$ \$500.00 I ine from 100% of fair market value, up to any Schedule A/B: applicable statutory limit Brief 735 ILCS 5/12-1001(a) \$500.00 **Used Clothing** description: \$500.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Filed 08/41/7/16 Entered 08/41/7/16 (1/2):56:18 Desc Main Doc 1 Filibert Case 16-26411 Debtor 1 Document the Document Page 27 of 69 Part 2: Additional Page Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b)

\$950.00

100% of fair market value, up to any

applicable statutory limit

✓

\$950.00

Used Electronics

07

description:

Schedule A/B:

Line from

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column A Column B Column C

Amount of claim

Do not deduct the

value of collateral.

Value of collateral

that supports

this claim

Unsecured

portion If any

each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much

as possible, list the claims in alphabetical order according to the creditor's name.

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Rojas First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Doc 1 Filed 08k1 3/16 Entered 08/117/116 (12:56:18 Desc Main Filibert Case 16-26411 Debtor 1 Document Page 30 of 69 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 **ACL Laboratories** \$60.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 27901 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Milwaukee Wisconsin Unliquidated Zip Code Citv Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Unsecured Other. Specify_ Is the claim subject to offset? **✓** No Yes Advocate Illinois Masonic \$588.24 Last 4 digits of account number Nonpriority Creditor's Name 836 W Wellington Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60657 Unliquidated Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Is the claim subject to offset? Medical Bill **✓** No Yes Alliance One \$4,145.29 Last 4 digits of account number Nonpriority Creditor's Name 7311 Quality Circle Dr. When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent 46013 Indiana Anderson Unliquidated City Zip Code State Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt

✓ No Yes

Is the claim subject to offset?

Other. Specify_

Unsecured

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Page 31 of 69 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.4 AMERICAN HONDA FINANCE \$10,741.00 Last 4 digits of account number 8684 Nonpriority Creditor's Name 601 W CAMPUS DR STE C7 When was the debt incurred? 9/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent ARLINGTON Illinois 60004 Unliquidated **HEIGHTS** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 037 Automobile Is the claim subject to offset? **✓** No Yes Athletic & Therapeautic Inst. \$580.85 Last 4 digits of account number 6960 Nonpriority Creditor's Name PO Box 371863 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ✓ No Yes 4.6 BBY/CBNA \$4,246.00 Last 4 digits of account number Nonpriority Creditor's Name 701 East 60th Street When was the debt incurred? 11/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

✓ No | Yes

Is the claim subject to offset?

Other. Specify_

CreditCard

	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	Capital One Nonpriority Creditor's Name Po Box 30281 Number Street Salt Lake Cty Utah 84130 City State Zip Code	Last 4 digits of account number 1234 When was the debt incurred? 7/1/2004 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$4,711.00
	Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify <u>CreditCard</u>	
4.8	CHASE Nonpriority Creditor's Name PO Box 15298 Number Street Wilmington Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 2/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$2,173.00
4.9	CHASE Nonpriority Creditor's Name PO Box 15298 Number Street Wilmington Delaware 19850 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$589.00

Debtor 1 Filibert Case 16-26411 Doc 1 Filed 08/417/16 Entered 08/417/16 (142:56:18 Desc Main First Name Middle Name Document Page 33 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.10	ICS Nonpriority Creditor's Name PO BOX 646 Number Street Oak Lawn Illinois 60453 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number	\$34.39
4.11	Integrated Imaging Consultants PL Nonpriority Creditor's Name PO Box 95040 Number Street Chicago Illinois 60694 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 9771 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify UNSECURED	\$34.00
4.12	Keynote Consulting Nonpriority Creditor's Name 220 W. Campus Drive # 102 Number Street Arlington Heights Illinois 60004 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$420.00

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r art Z.	After listing any entries on this page, number them beginning	•	Total claim
4.13	Malcolm S. Gerald and Associates Nonpriority Creditor's Name	Last 4 digits of account number	\$144.18
	332 South Michigan Avenue, # 600 Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Chicago Illinoia COCOA	Contingent	
	Chicago Illinois 60604 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	븜	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Unsecured	
	Is the claim subject to offset? No	Other: Specify Onsecured	
	Yes		
4.14	MRS Associates		\$2,173.82
	Nonpriority Creditor's Name	- Last 4 digits of account number 4184	ψ2,170.02
	1930 Onlney Ave. Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Cherry Hill New Jersey 08003	Contingent	
	Cherry Hill New Jersey 08003 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	No	<u> </u>	
	Yes		
4.15	Northland Group Inc	Lord A. Parks of a constraint and a cons	\$4,711.75
<u></u>	Nonpriority Creditor's Name PO Box 390846	- Last 4 digits of account number 1300	Ψ η,
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Minneapolis Minnesota 55439	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	= '	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Unsecured	
	✓ No		
	Yes		

Filibert Case 16-26411 Doc 1 Debtor 1

Document Page 35 of 69 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Northland Group Inc \$390.69 Last 4 digits of account number 1492 Nonpriority Creditor's Name PO Box 390846 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis Minnesota 55439 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Unsecured **✓** No Yes PORTFOLIO RECOVERY ASS \$3,785.00 Last 4 digits of account number 6315 Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 4/1/2016 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** 23502 Virginia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 UnknownLoanType Other. Specify Is the claim subject to offset? **✓** No ☐ Yes \$5.00 4.18 School LLC Last 4 digits of account number Nonpriority Creditor's Name 3240 N Springfield Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60618 State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify_

Debts to pension or profit-sharing plans, and other similar debts

Broken Lease

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I GIL Z	Tour NONFRIORITT Offsecured Claims - Continual	non i age		
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth	h.	Total claim
4.19	SEARS/CBNA	Last 4 digits of account number	0101	\$4,414.00
	Nonpriority Creditor's Name PO Box 6282	When was the debt incurred?	10/1/2011	
	Number Street	-		
		As of the date you file, the claim is	s: Check all that apply.	
	Sioux Falls South Dakota 57117	Contingent		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	Debtor 1 and Debtor 2 only	Student loans		
		Obligations arising out of a sepa	aration agreement or divorce	
	At least one of the debtors and another	that you did not report as priority		
	Check if this claim relates to a community debt		ng plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. SpecifyC	reditCard	
	✓ No			
	Yes			
4.20	State Collection Service Inc. Nonpriority Creditor's Name	Last 4 digits of account number	9724	\$588.00
	2509 S Stoughton Rd	When was the debt incurred?	 n/a	
	Number Street	As of the data you file the claim is	Chook all that apply	
		As of the date you file, the claim is Contingent	s. Check all that apply.	
	Madison Wisconsin 53716	= *		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a sepa		
	님	that you did not report as priority		
	Check if this claim relates to a community debt	✓ Other. Specify UNSECURED	ng plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify ONSECONED	Advocate in Masoriic	
	Yes			
4.21	State Collection Services Nonpriority Creditor's Name	Last 4 digits of account number	4139	\$600.00
	2509 Stoughton	When was the debt incurred?	n/a	
	Number Street	As of the date you file, the claim is	s: Check all that annly	
		Contingent	3. Officer all trial apply.	
	Madison Wisconsin 53716	Unliquidated		
	City State Zip Code Who incurred the debt? Check one.			
	Debtor 1 only	Disputed	Latata.	
	Debtor 2 only	Type of NONPRIORITY unsecured	ı cıaım:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a sepathat you did not report as priority		
	Check if this claim relates to a community debt		ng plans, and other similar debts	
	Is the claim subject to offset?		SECURED	
	No	The state of the s	02001120	
	Ves 100			

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Part 2:	Your NONPRIORITY Unsecured Claims - Continuat	tion Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.22	Striedinger Medical Group Nonpriority Creditor's Name 4733 N Damen Ave Number Street	When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$272.00
	Chicago Illinois 60625 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	✓ Other. Specify Unsecured	

Debtor 1 Filibert Case 16-26411 First Name Doc 1 Filed 08k4 3/16 Entered 08/417/116 11/2056:18 Desc Main

Middle Name Docume 11 time Page 38 of 69

Part 4: Add the Amounts for Each Type of Unsecured Claim

		nts of certain types of unsecured claims. This information is for each type of unsecured claim.	r sta	ntistical reporting purposes only. 28 L	J.S.C. §159.
				Total claims	
Total claims from Part 1	6a.	Domestic support obligations.	6a.	\$0.00	
nom r art i	6b.	Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e.	Total. Add lines 6a through 6d.	6e.	\$0.00	
				Total claims	
Total claims from Part 2	6f.	Student loans	6f.	\$0.00	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$45,407.21	
	6j.	Total. Add lines 6f through 6i.	6j.	\$45,407.21	

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Ses. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for Residential Lease, 2.1 School LLC Debtor is Lessee. Name Expires April 2017

3240 N Springfield Ave

Number Chicago

City

Street

Illinois

State

60618

Zip Code

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Rojas First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H **Schedule H: Your Codebtors** Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing

12/15

together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	o you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No							
	Yes							
2.	Vithin the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, puisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	✓ No							
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.							
	Name of your spouse, former spouse, or legal equivalent							
	Number Street							
	City State Zip Code							
3.	3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on <i>Schedule D</i> (Official Form 106D), <i>Schedule E/F</i> (Official Form 106E/F), or <i>Schedule G</i> (Official Form 106G). Use <i>Schedule D</i> , <i>Schedule E/F</i> , or <i>Schedule G</i> to fill out Column 2.							
	olumn 1: Your codebtor Column 2: The creditor to whom you owe the debt							
	Check all schedules that apply:							

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Rojas First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one ✓ Not Employed Not Employed job, attach a separate page with Occupation information about additional employers. MRT Sureway Inc Employer's name Include part time, seasonal, **Employer's address** 2959 Hart Ct Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Illinois 60131 Franklin State Zip Code Park City State Zip Code How long employed there? **Give Details About Monthly Income** Part 2: Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	non-filing spouse
2.	\$0.00	\$2,004.84
3.	+ \$0.00	+ \$0.00
4.	\$0.00	\$2,004.84

Debtor 1 Filibert Case 16-26411 Entered 08/17/166 12:56:18 Doc 1 Filed 08¢1;3√16 First Name Middle Name Documentame Page 42 of 69 For Debtor 2 or For Debtor 1 non-filing spouse \$0.00 \$2,004.84 Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$328.03 5a. \$0.00 \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c \$0.00 \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 \$138.99 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 \$0.00 5g. \$0.00 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$0.00 \$467.03 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$1,537.81 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 \$0.00 monthly net income. 8a. 8b. \$0.00 \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 \$0.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$180.00 \$0.00 Specify: Food Assistance Programs Income 8f. 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 \$0.00 \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$180.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$180.00 \$1,537.81 \$1,717.81 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,717,81 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$200.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b.

\$0.00

\$0.00

4c.

4d

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Debtor 1 Filibert Case 16-26411 Doc 1 Filed 08/1/3/16 Entered 08/1/3/16 (1/2):56:18 Desc Main

Document Page 44 of 69 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$155.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$550.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$250.00 9. 10. Personal care products and services \$250.00 10. 11. Medical and dental expenses \$75.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$250.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Filibert Case 16-26411		Filed 08¢1j7√16	Entered 08/1/7/116 /11/2:50	6: <u>18 De</u>	esc Main	
	First Name	Middle Name	Documetnit ^{me}	Page 45 of 69			
21.Other	. Specify:			_	21		\$0.00
22. Calcu	late your monthly expenses.						\$1,730.00
22a. A	dd lines 4 through 21.						\$0.00
22b. C	Copy line 22 (monthly expenses for	or Debtor 2), if a	ny, from Official Form 106J	-2			\$1,730.00
22c. A	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.		
23.Calcu	late your monthly net income.				_		
23a. C	Copy line 12 (your combined mont	thly income) from	n Schedule I.		23a		\$1,717.81
23b. C	Copy your monthly expenses from	line 22 above.			23b	_	\$1,730.00
23c. S	ubtract your monthly expenses fro	om your monthly	income.				(\$12.19)
-	The result is your monthly net inc	ome.			23c		,
24. Do yo	ou expect an increase or decre	ase in your ex	penses within the year af	ter you file this form?			
F							
	example, do you expect to finish pagage payment to increase or dec	, , ,					
`				3.3.			
✓ 1	No						
□ \(\bullet \)	⁄es						
	Explain here:						
	2/4/10/10/10/10						

page 3

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern District of Illinois United States Bankruptcy Court for the: (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Signature of Debtor 2

MM/DD/YYYY

that they are true and correct.

/s/ Filiberto Rojas

Date 8/17/2016

Signature of Debtor 1

MM/DD/YYYY

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Fill in this information to identify your case: Debtor 1 Filiberto Roias First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? ✓ Married Not married During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 3240 N Springfield Ave 8/1/13 From Number Street Number Street 8/27/16 60618 Chicago Illinois City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 From From Number Street Number Street To City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and

territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

✓ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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First Name

t 2: Explain the Sources of Your In				
Did you have any income from employme Fill in the total amount of income you received activities. If you are filing a joint case and you h No Yes. Fill in the details.	I from all jobs and all business	ses, including part-time		s?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31, 2014) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business	
Did you receive any other income during the Include income regardless of whether that income benefit payments; pensions; rental income; into and you have income that you received together that income are the source and the gross income from each of the year. In the details.	me is taxable. Examples of otterest; dividends; money collecter, list it only once under Debtor	her income are alimony; child ted from lawsuits; royalties; ar r 1.	nd gambling and lottery winning	
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	link	\$720.00		
For last calendar year: (January 1 to December 31, 2015) YYYY				
For the calendar year before that: (January 1 to December 31,	Short Term Disablity	\$1,000.00		

Debtor 1 Filibert Case 16-26411 First Name Doc 1

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Pa	nt 3: List Certain Payments You Made B	efore You Filed for E	Bankruptcy							
6.	Are either Debtor 1's or Debtor 2's debts primar	rily consumer debts?								
	No. Neither Debtor 1 nor Debtor 2 has prin for a personal, family, or household purpos		consumer debts are defined in	n 11 U.S.C. § 101(8) as "incurr	ed by an individual primarily					
	During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?									
	No. Go to line 7.									
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
	* Subject to adjustment on 4/01/19 and eve	ery 3 years after that for case	es filed on or after the date of	adjustment.						
	Yes. Debtor 1 or Debtor 2 or both have prin	marily consumer debts.								
	During the 90 days before you filed for bar	nkruptcy, did you pay any cre	editor a total of \$600 or more?							
	No. Go to line 7.									
	Yes. List below each creditor to whome that creditor. Do not include paralimony. Also, do not include paralimony.	yments for domestic suppor	rt obligations, such as child s							
		Dates of payment	Total amount paid	Amount you still owe	Was this payment for					
	Creditor's Name				Mortgage					
	Number Street	•			Car Credit card					
					Loan repayment					
	City Chate 7: Code	-			Suppliers or					
	City State Zip Code				vendors Other					
	Creditor's Name				Mortgage					
	Creditor's Name				Car					
	Number Street				Credit card					
		•			Loan repayment					
	City State Zip Code	•			Suppliers or vendors					
					Other					
	Creditor's Name				Mortgage					
	Number Street				Car Credit card					
	Number Street				Loan repayment					
					Suppliers or					
	City State Zip Code				vendors					
					Other					

Filed 08k1/3/16 Entered 08/1/7/16 /1/2/56:18 Desc Main Filibert Case 16-26411 Doc 1 Debtor 1 Document Page 50 of 69 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Debtor 1 Filibert Case 16-26411 First Name Doc 1

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

7 1	No						
,	Yes. Fill in the details.						
		Nature	e of the case	Court or	agency		Status of the case
	Case title						Pending
				Court Nan	ne		On appeal
	Case number			Number S	treet		Concluded
				City	State	Zip Code	
	Case title			Oity	Otato	Zip Oodc	Pending
				Court Nan	ne		On appeal
	Case number			Number S	treet		Concluded
					_		
				City	State	Zip Code	
	No. Go to line 11. Yes. Fill in the information below.		Describe the pro	perty		Date	Value of the
			Describe the pro	perty		Date	Value of the property
	Yes. Fill in the information below.		Describe the pro	perty		Date	
			Describe the pro			Date	
	Yes. Fill in the information below.		Explain what ha	ppened		Date	
	Yes. Fill in the information below. Creditor's Name		Explain what ha	ppened repossessed.		Date	
	Yes. Fill in the information below. Creditor's Name		Explain what ha	repossessed. foreclosed.		Date	
	Yes. Fill in the information below. Creditor's Name Number Street	Code	Explain what ha	repossessed. foreclosed.	or levied.	Date	
	Yes. Fill in the information below. Creditor's Name Number Street	Code	Explain what ha	repossessed. foreclosed. garnished. attached, seized,	or levied.	Date	
	Yes. Fill in the information below. Creditor's Name Number Street City State Zip	Code	Explain what hal	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
	Yes. Fill in the information below. Creditor's Name Number Street	Code	Explain what hal	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
	Yes. Fill in the information below. Creditor's Name Number Street City State Zip	Code	Explain what hal Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
	Yes. Fill in the information below. Creditor's Name Number Street City State Zip Creditor's Name	Code	Explain what ha	repossessed. foreclosed. garnished. attached, seized,	or levied.		Property Value of the
	Yes. Fill in the information below. Creditor's Name Number Street City State Zip Creditor's Name	Code	Explain what hale Property was Property was Property was Property was Property was Explain what hale Property was Property was	repossessed. foreclosed. garnished. attached, seized, perty pened repossessed. foreclosed.	or levied.		Property Value of the
	Yes. Fill in the information below. Creditor's Name Number Street City State Zip Creditor's Name Number Street	Code	Explain what hap Property was Property was Property was Property was Property was Explain what hap Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, perty pened repossessed. foreclosed.			Property Value of the

Deb	tor 1		<u>d 08/147/16 Entered</u> 08/417/116/112:56 ocumenter Page 52 of 69	6: <u>18 Desc l</u>	<u>Main</u>
11.			creditor, including a bank or financial institution, set o	off any amounts fr	om your
		Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	f your property in the possession of an assignee for t	he benefit of credi	tors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wit	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No			
	Ī	Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

	First Name Middle Name	Document Page 53 of 69		
14. W	fithin 2 years before you filed for bankruptcy, did y	ou give any gifts or contributions with a total value of m	ore than \$600 to a	any charity?
[<u>√</u>	No Yes. Fill in the details for each gift or contribution.			
_	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	Charity's Name	-		
	Number Street	-		
	City State Zip Code	-		
Part 6:	List Certain Losses			
	ithin 1 year before you filed for bankruptcy or sinc mbling?	e you filed for bankruptcy, did you lose anything becaus	se of theft, fire, oth	er disaster, or
<u>~</u>	No			
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	now the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	1033	1031
Part 7:	List Certain Payments or Transfers			
	eking bankruptcy or preparing a bankruptcy petiti clude any attorneys, bankruptcy petition preparers, or cl No Yes. Fill in the details.	on? redit counseling agencies for services required in your bankru	ptcy.	
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Semrad Law Firm	\$588.00 Applied toward Attorney's Fee; \$412.00	8/17/2016	\$1000.00
	Person Who Was Paid 20 South Clark Street 28th Floor Number Street	Applied toward case costs - 1000.00		
	Chicago Illinois 60606	-		
	City State Zip Code			
	Email or website address None			
	Person Who Made the Payment, if Not You			
	Person Who Was Paid			
	Number Street			
	City State Zip Code	-		
	Email or website address	-		
	Person Who Made the Payment, if Not You	•		

Debtor 1 Filibert Case 16-26411 Doc 1 Filed 08/41/3/16 Entered 08/41/3/416 AL2:56:18 Desc Main

	1 Filibert Case 16-26411 First Name	Doc 1 F	<u>iled 08ୋୟ/16 Entered </u> 0ୀ Docum 'ë 'ମଫ Page 54 of	98 etu hiluteti (478 azo 142).	o. <u>16 Desc Ma</u>	.11 1
yo	lithin 1 year before you filed for but deal with your creditors or to both onto include any payment or transfer	make payments to		pay or transfer any	/ property to anyone wl	no promised to hel
<u> </u>	No Yes. Fill in the details.					
			Description and value of any prop	erty transferred	Date Am payment or transfer was made	ount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
or Ind	dinary course of your business	or financial affairs ansfers made as sec	ou sell, trade, or otherwise transfer any? curity (such as the granting of a security in			
	-		Description and value of any	Describe any	property or payments	Date transfer
			property transferred		debts paid in	was made
	Various Person Who Received Transfe	r		received or exchange	debts paid in personal items - value	
	Person Who Received Transfe	60618 Zip Code none	cD, dining room table, picture	received or exchange	debts paid in personal items - value	was made
	Person Who Received Transfer 00 Number Street Chicago Illinois City State	60618 Zip Code none	cD, dining room table, picture	received or exchange	debts paid in personal items - value	was made
	Person Who Received Transfer 00 Number Street Chicago Illinois City State Person's relationship to you	60618 Zip Code none	cD, dining room table, picture	received or exchange	debts paid in personal items - value	was made
	Person Who Received Transfer O Number Street Chicago Illinois City State Person's relationship to you Person Who Received Transfer	60618 Zip Code none	cD, dining room table, picture	received or exchange	debts paid in personal items - value	was made
	Person Who Received Transfer O Number Street Chicago Illinois City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you	60618 Zip Code none Zip Code	cD, dining room table, picture	received or exchange yard sale of received \$11	personal items - value 0.00	was made 07/2016
	Person Who Received Transfer O Number Street Chicago Illinois City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you Ithin 10 years before you filed for these are often called asset-protect	60618 Zip Code none Zip Code	cD, dining room table, picture frames, clothing,	received or exchange yard sale of received \$11	personal items - value 0.00	was made 07/2016
(T	Person Who Received Transfer OO Number Street Chicago Illinois City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you City State Person's relationship to you Ithin 10 years before you filed for these are often called asset-protect	60618 Zip Code none Zip Code	cD, dining room table, picture frames, clothing,	received or exchange yard sale of received \$11	personal items - value 0.00	was made

Filed 08k43/16 Entered 08/17/16/12:56:18 Desc Main Documenter Page 55 of 69 Doc 1 Debtor 1 Filibert Case 16-26411

First Name

							_		
Part 8:	List	Certain	Financial	Accounts.	Instruments.	Safe	Deposit Boxes	and Storage	Units

or tra	ansferred? de checking, savings, money market, or other	financial accounts; certificates of dep				
		Last 4 digits of account number			Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who Was Paid	XXXX-		_		
	Number Street	_		Brokerage		
_	City State Zip Code					
	Person Who Was Paid	XXXX-		_		
	Number Street			•		
				Other		
✓	No	Who else had access to it?		Describe the content	nts	Do you still have it?
	Name of Financial Institution	Name		_		☐ No
	Number Street	Number Street		_		Yes
	City State 7's Code	City State	Zip Code	_		
Have		place other than your home within	1 year befo	ore you filed for bankrupt	cy?	
		Who else had access to it?		Describe the content	nts	Do you still have it?
	Name of Storage Facility	Name		_		☐ No ☐ Yes
	Number Street	Number Street		_		
	City State Zip Code	City State —	∠ıp Code			
	Do y valu	or transferred? Include checking, savings, money market, or other cooperatives, associations, and other financial insti ✓ No Yes. Fill in the details. Person Who Was Paid Number Street City State Zip Code Person Who Was Paid Number Street City State Zip Code Po you now have, or did you have within 1 yeavaluables? ✓ No Yes. Fill in the details. Name of Financial Institution Number Street City State Zip Code Have you stored property in a storage unit or property in a	or transferred? Include checking, savings, money market, or other financial accounts; certificates of dep cooperatives, associations, and other financial institutions. ✓ No Yes. Fill in the details. ———————————————————————————————————	or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares cooperatives, associations, and other financial institutions. No	or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brot cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Last 4 digits of account number Type of account or instrument Account number Checking Savings Number Street City State Zip Code Person Who Was Paid Number Street Number Street Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other deposed valuables? No Yes. Fill in the details. Who else had access to it? Describe the context of the	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, percoperatives, associations, and other financial institutions. No

Debtor '	First Name Middle Name	Filed 08/41/3/16 Entered 08/41 Document Page 56 of 69		<u>n</u>
Part 9:	Identify Property You Hold or Contro	ol for Someone Else		
23. Do	you hold or control any property that someor	e else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
∠	No Yes. Fill in the details.			
_		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
	City State Zip Code			
Part 10	Give Details About Environmental I	nformation		
For the	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or local hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clear	into the air, land, soil, surface water, groundwater,		
	Site means any location, facility, or property as defin or used to own, operate, or utilize it, including dispo	•	own, operate, or utilize it	
	Hazardous material means anything an environmer toxic substance, hazardous material, pollutant, con		substance,	
	all notices, releases, and proceedings that you know			
24. Ha	s any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
Ľ	No Yes. Fill in the details.			
	-	Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code	Only Oldic Zip Code		
	·			
25. Ha	eve you notified any governmental unit of any r	elease of hazardous material?		
¥	No Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code	,		

Debt	tor 1	Filibert Case 16 First Name	-26411	Doc 1 Middle Name	Filed 08k1j7/16 Documethtme	Entered 08/4 Page 57 of 69		2⊮56: <u>18</u>	<u>Desc Mai</u>	<u>n</u>
26.	Hav	e you been a party i	n any judicia	l or administra	ative proceeding under	any environmental la	w? Include	e settlements	and orders.	
		No Yes. Fill in the details	š.							
					Court or agency		Nature o	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number		_	Number Street					Concluded
		_			City State	Zip Code				
Part	11:	Give Details Ab	out Your E	Business or	Connections to A	ny Business				
27.	With	nin 4 years before yo	ou filed for b	ankruptcy, did	you own a business of	r have any of the follo	wing conn	ections to any	business?	
				-	profession, or other active) or limited liability partne		ırt-time			
		A partner in a pa	•	company (LLC	or infinited hability partitle	ionip (EEI)				
		An officer, direct	_	_	a corporation by securities of a corporati	on				
	7	No. None of the abov			y occumies of a corporal	O.I.				
					ls below for each busines	S.				
					Describe the na	ature of the business			entification nur al Security nun	
		Business Name						EIN:		
		Number Street			Name of accou	ıntant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code				From	То	
					Describe the na	ature of the business			entification nui al Security nun	
		Business Name						EIN:		
		Number Street			Name of accou	ıntant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code		•		From	То	
					Describe the na	ature of the business			entification num al Security nun	
		Business Name						EIN:	, , , , , , , , , , , , , , , , , , , ,	
		Number Street						Dates busine	ess existed	
		indilidei Ətleet			Name of accou	intant or bookkeeper				
		City	State	Zip Code				From	To	

		<u>d 08/ୟା7/16 Entered </u> 08/47/16 <i>1</i> /12/56: <u>18 Desc Main</u> ocument ^m Page 58 of 69
		give a financial statement to anyone about your business? Include all financial institutions,
	res. I ill ill the details below.	Date issued
		MM/DD0000
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
Part 1	12: Sign Below	
- 11	have read the answers on this Statement of Financial A	ffairs and any attachments, and I declare under penalty of perjury that the answers are true
aı	and correct. I understand that making a false statement,	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
aı	and correct. I understand that making a false statement, pankruptcy case can result in fines up to \$250,000, or imp	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
aı	and correct. I understand that making a false statement, bankruptcy case can result in fines up to \$250,000, or imp /s/ Filiberto Rojas	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
D E	and correct. I understand that making a false statement, bankruptcy case can result in fines up to \$250,000, or imposed by the statement of th	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 8/17/2016 hancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
D E	And correct. I understand that making a false statement, bankruptcy case can result in fines up to \$250,000, or imposed in the superior of the	concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date 8/17/2016 hancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

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Fill in this information to identify your case:				
Debtor 1	Filiberto		Rojas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filin	g) First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Wibelow.	Who Have Claims Secured by Property (Official Form 106D), fill in the information		
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.	

Debtor 1	Case 16-26411 Filiberto	Doc 1	Filed 08/17/16 Document	Entered 08/17/16 12 Page 60 of 69 Rnown)	2:56: <u>18</u>	Desc Main
Part 2:	List Your Unexpired Pers			,		
informat		ite leases. Unex	pired leases are leases			icial Form 106G), fill in the ot yet ended. You may assume an
Des	scribe your unexpired personal	property leases			Will the lea	se be assumed?
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Less	sor's name:				No Yes	
	scription of leased perty:					
Part 3:	Sign Below					
	er penalty of perjury, I declare t is subject to an unexpired leas		ated my intention about	any property of my estate that s	ecures a del	bt and any personal property
x /	/s/ Filiberto Rojas			×		

Date <u>8/17/2016</u> MM/DD/YYYY

Signature of Debtor 1

Signature of Debtor 1

Date <u>8/17/2016</u> MM/DD/YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main Document Page 65 of 69 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Filiberto Rojas ;		Case No.	
-	Debtor	<u></u> _		(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on beh	e year before the filing of the pe	etition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed t	o accept		\$988.0
	Prior to the filing of this statement	I have received		\$588.0
	Balance Due			\$400.0
2.	The source of the compensation pa	aid to me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation p	aid to me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the members and associates of m		with any other person unless th	ney are
		law firm. A copy of the agreem	n a other person or persons who ent, together with a list of the n	
5.	In return for the above-disclosed f a. Analysis of the debtor's fina bankruptcy;	-	al service for all aspects of the be dvice to the debtor in determinin	
	b. Preparation and filing of an	y petition, schedules, statement	ts of affairs and plan which may	be required;
	c. Representation of the debto	or at the meeting of creditors and	d confirmation hearing, and any	adjourned hearings thereof;
6.	By agreement with the debtor(s), t	ne above-disclosed fee does no	t include the following services:	
		CERTIFICAT	ION	
	I certify that the foregoing is a comp debtor(s) in this bankruptcy proceed		nt or arrangement for payment	to me for representation of
	8/17/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-26411 Doc 1 Filed 08/17/16 Entered 08/17/16 12:56:18 Desc Main UNITED STATES BANKBURG OF GOURT Northern District of Illinois

ın re:	Rojas, Filiperto ;	Case No	Case No	
_	Debtor(s)			
		Chapter.	Chapter7	
	VERIFICATION OF CREDITOR MATRIX			
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowle			
Date:	8/17/2016	/s/ Rojas, Filiberto		
		Rojas, Filiberto		
		Signature of Debtor	•	
		/s/		
		Signature of Joint D	Signature of Joint Debtor	

AMERICAN HONDA FINANCE 601 W CAMPUS DR STE C7 ARLINGTON HEIGHTS , IL 60004 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

SEARS/CBNA PO Box 6282 Sioux Falls , SD 57117 USA

BBY/CBNA 701 East 60th Street Sioux Falls , SD 57104 USA

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

School LLC 3240 N Springfield Ave Chicago , IL 60618 USA

Northland Group Inc PO Box 390846 Minneapolis , MN 55439 USA

Alliance One 7311 Quality Circle Dr. Anderson , IN 46013 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

MRS Associates 1930 Onlney Ave. Cherry Hill , NJ 08003 USA

Northland Group Inc PO Box 390846 Minneapolis , MN 55439 USA Athletic & Therapeautic Inst. PO Box 371863 Pittsburgh , PA 15250 USA

ICS PO BOX 646 Oak Lawn , IL 60453 USA

State Collection Services 2509 Stoughton Madison , WI 53716 USA

Integrated Imaging Consultants PL PO Box 95040 Chicago , IL 60694 USA

State Collection Service Inc. 2509 S Stoughton Rd Madison , WI 53716 USA

Advocate Illinois Masonic P.O Box 4247 Carol Stream , IL 60197 USA

Keynote Consulting 220 W. Campus Drive # 102 Arlington Heights , IL 60004 USA

Malcolm S. Gerald and Associates 332 South Michigan Avenue, # 600 Chicago , IL 60604 USA

Striedinger Medical Group 4733 N Damen Ave Chicago , IL 60625 USA

ACL Laboratories Po Box 27901 Milwaukee , WI 53227 USA